

International Research Journal of Management and Commerce

ISSN: (2348-9766)

Impact Factor 7.098 Volume 11, Issue 4 April 2024 ©Association of Academic Researchers and Faculties (AARF)

www.aarf.asia, **Email**: editoraarf@gmail.com

The Study of challenges faced by Women Entrepreneurs with special References to micro industry in Patiala district of Punjab

Dr. Kulwinder Kaur

Associate Professor

SGTB Khalsa College, DU

Abstract

Modern-day women have overcome several obstacles to make their presence known in the demanding field of entrepreneurship. Over time, women entrepreneurs in India have expanded their ventures beyond traditional industries like papad and pickle making to fields such as engineering and electronics. The rise of women entrepreneurs in India is an essential component of the country's economic development. Hence, the present study aims to investigate the various challenges faced by women entrepreneurs in the micro industries of Patiala, with particular emphasis on the economic, social, and institutional barriers that limits their entrepreneurial activities. The study uses primary data from micro and small enterprises from Patiala. The descriptive statistics and Likert analysis is used for analysing the objectives of the research.

Keywords: micro industry, women, entrepreneurs, challenges, motivation, Punjab

Introduction

Entrepreneurs do not emerge automatically to drive societal development, even though certain people may naturally have entrepreneurial qualities. In most cases, entrepreneurship is shaped by prevailing socio-economic conditions or personal circumstances. Modern day women have overcome several obstacles to make their presence known in the demanding field of entrepreneurship.

The active participation of women, who represent approximately 48.46% of India's population according to the 2011 census, is vital for both national economic progress and the advancement of entrepreneurial families. Over time, women entrepreneurs in India have expanded their ventures beyond traditional industries like papad and pickle making to fields such as engineering and electronics. Today, urban women are demonstrating their ability across a wide range of industries such as manufacturing, consultancy, garment exports, interior design, textile printing, food processing, chemicals, and pharmaceuticals, showcasing

their capabilities across diverse industries. These difficulties are further impacted by sociocultural variables, resource constraints, and structural hurdles in areas such as Punjab's Patiala district.

The rise of women entrepreneurs in India is an essential component of the country's economic development. Entrepreneurship among women is often shaped by a variety of personal, societal, and economic factors. Yadav (2023) identifies key motivators, including underemployment, financial incentives, the pursuit of knowledge, and family responsibilities, which collectively explain a significant proportion of women's entrepreneurial aspirations. Further, Agarwal and Lenka (2018) state that entrepreneurial potential exists equally across genders. However, women face distinct challenges, that prevent them from actively participating in the economy, including cultural norms, limited access to resources, and a lack of professional relations. The gender bias prevailing in many parts of Indian society results in undervaluing women owned enterprises, discouraging them from achieving their full potential.

Hence, the present study aims to investigate the various challenges faced by women entrepreneurs in the micro and small industries of Patiala, with particular emphasis on the economic, social, and institutional barriers that limits their entrepreneurial activities.

Review of Literature

Women entrepreneurs in India are motivated by a combination of social, personal and economic factors. Yadav (2023) identifies four primary objectives: underemployment, financial incentives, knowledge acquisition, and family responsibilities, which collectively account for over 70% of the variance in entrepreneurial motives among women . This supports with the findings of Agarwal and Lenka (2018), believes that the entrepreneurial spirit exists across genders, women suffers unique barriers that restrict them from actively participating in the economy . Furthermore, Shastri et al (2021) highlight that despite there are demographic comparisons between male and female entrepreneurs, women's motivations and challenges required a special focus on their experiences.

Even if more and more women are attracting to become a become entrepreneur, there are still lots of issues and challenges to be solved. Pathak and Varshney (2017) state that cultural norms that often confine them to traditional roles, limited access to money, and inadequate training are among the obstacles which are facing by the women in the rural areas. The women based in the rural area suffer additional challenges in obtaining loans, mostly because of inadequate collateral and a lack of financial knowledge, which worsens their entrepreneurial challenges concluded by Nagaraju L.G. and Priya N. (2023). Similarly, Dahiya (2022) notes that women-owned enterprises are frequently underestimated, a problem made worse by the male-dominated framework that permeates Indian society.

The challenges experienced by female entrepreneurs have been brought to light and made worse by the COVID-19 pandemic. Yadav (2023) focusses how the pandemic made existing challenges worse, especially in cities where women-led enterprises faced more operational and financial challenges. Many women have shown determination in their work and face these obstacles by modifying and creating new company plans. As Panicker (2023) observes that female entrepreneurs are increasingly using technology and digital platforms to grow their companies and enter new industries.

© Association of Academic Researchers and Faculties (AARF)

Women entrepreneurs' serves not only helps them overcome obstacles but also stimulates economic expansion. According to D'Silva and S. (2022), the economy has greatly benefited from the growing number of female entrepreneurs in areas such as food processing, proving their ability to innovate in conventional fields. Similar to this, Chaudhuri et al. (2020) stress the importance of mentorship and developmental partnerships in advancing women's entrepreneurial journeys by enabling them to overcome obstacles with increased efficiency and innovation.

Despite its steady growth, women's entrepreneurship in India presents a unique mix of opportunities and obstacles. A complex interaction of sociocultural elements, economic circumstances, and the COVID-19 pandemic's far-reaching effects shapes the entrepreneurial landscape for women.

Objectives

- 1. To outline the socioeconomic status of the women entrepreneur in the Patiala.
- 2. To find out the motivational aspects and reasons behind their decision to establish business ventures.
- **3.** Lastly, the study seeks to find out the challenges and problems faced by the women entrepreneurs.

Data base

This study relies on primary data collection, employing a descriptive approach to explore causation, a deductive framework to test research hypotheses, and data analysis conducted through structured questionnaires. The research primarily focuses on 120 women entrepreneurs in the Pataila owner of the Beauty Parlour, Boutique, Karyana Store, the Bakery shop, Dairy Farming, Agro-Based Product, Woolen Products. Given the significant diversity among these women in terms of socio-economic background and other attributes, a comprehensive exploration of the entire population poses substantial challenges. Consequently, the scope of the study has been narrowed to a specific sample for effective analysis.

Methodology

The study is based on descriptive statistics, like mean, standard deviation, likert scale and rank method. For that, the questionnaire has been developed. The research is based on six parts, first part is based on the questions related with the general attributes of the respondent and the second part comprises socio-economic status of the respondent like age of the women, literacy of the women etc and third is the classification and the location of the micro industries of the respondent. The next part of the study is the motivational factor of the respondent i.e the main reason behind opening up of the unit, and the lastly related with the challenges faced by the women.

Result and Discussion

Basic Information

A woman entrepreneur is a self-assured, inventive, and resourceful individual who strives for economic independence while also generating job opportunities for others. The results are analysed in three parts. The first part is related with the demographic or basic information, Business classifications and the marital status of the women under study. The second part is based on motivational factor and the success factor to become entrepreneurs and the last part is related with the issues and the challenges comes in front of the the women's to become successful entrepreneur in the Pataila region.

© Association of Academic Researchers and Faculties (AARF)

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories.

Demographic Profile Chart-1

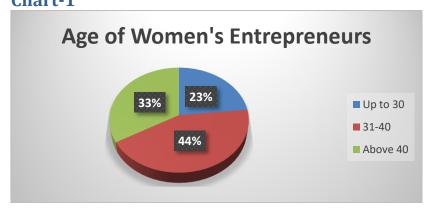
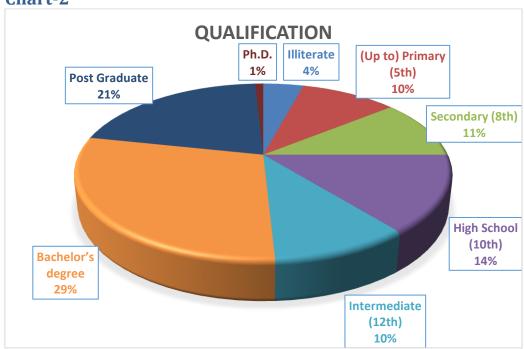


Chart-1 shows the age of the women entrepreneur. The study has taken only women's entrepreneur i.e business run by women only. Mostly women belong to age above 31-40 which are 44 % followed by above 40 years of women entrepreneur and under 30 years of age. Therefore, the study is dominated by the women's group of above 30 years of age.

Chart-2



The education is very important for the development of the entrepreneurship. As the Casson (1982) said it has implications for the development of entrepreneurial abilities. As per the Lipset & Bendix (1959) the formal education has always been considered as an important asset of an individual in building his/her occupational career in bureaucratic society.

The present study is dominated by literate women as shown in the Chart-2. More than 60 % of the women's having atleast graduation degree. Only 4 percent of the women's are illiterate.

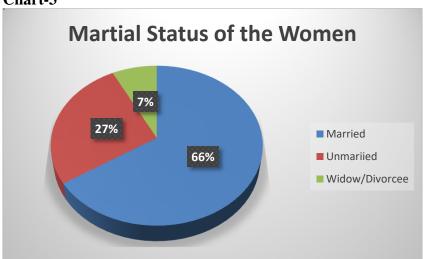
Hence, educated women are increasingly venturing into entrepreneurship. Many now aspire to work, confident in their education and qualifications, believing it is essential

© Association of Academic Researchers and Faculties (AARF)

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories.

to achieve economic independence.

Chart-3



It is very necessary to know about the marital status of women entrepreneur. The women have dual role to play, so family support is require to get the time for their work. The chart-3 shows the martial status of the women enterprise. The 6 percent of the women under the study are married. The 27 percent women are unmarried which implies that the young energetic unmarried women are also opting for entrepreneurship. The women encouraging for opting for the entrepreneurship, whether they are married or not. Hence, there is no barrier for opting entrepreneurship related with the marital status of the women under the study.

Chart-4

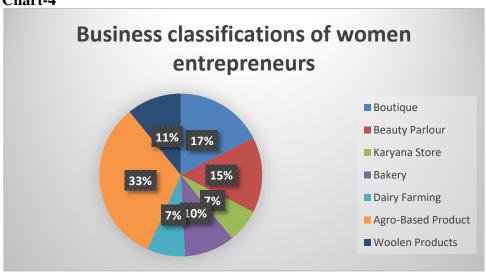


Chart-4 shows that 33% of the women are engaged in the agro-based products like aachar making (pickle) etc followed by boutique (17 percent) and beauty parlour (15 percent). Only 7 percent engaged in karyana store.

Motivational factors

The encouragement from the family members and the influence of society greatly impact women's effectiveness. The main aim of the present study is to determine role models who encourage women to start their own businesses. Family members, spouse, friends, other entrepreneurs, leaders, and self-motivation are the six categories into

© Association of Academic Researchers and Faculties (AARF)

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories.

which role models have been divided for this purpose. For that 5-scale likert technique is used and mean score has been shown in the Table-1. As per the results, the family, husband and friends motivate a women to start its enterprises.

Table-1 Motivational factors

Sl.	Motivating Factor	Mean Score	Ran
No.			k
1	Family	3.22	II
2.	Spouse	4.08	I
3	Friends	3.17	III
4	Other entrepreneurs	3.04	IV
5	Self-Motivation	2.50	V
6	Political Leader	1.02	VI

Source: Field survey

The main motivators for women seeking entrepreneurship are shown in Table 2. In particular, approx 50% of women said that making money was their main driving force. However, very few women stated that they started their business in order to elevate their social standing. 10% of respondents said that inheriting business property inspired them to pursue entrepreneurship, and 15% of respondents identified full family support as an essential factor. In addition, approx 10% of women started their own businesses in order to work for themselves.

Table-2

Key component of women entrepreneurs' success

Reason	Respondent	Percentage
To earn money	60	50.3
one's own boss	12	9.7
Motivation from family/friends	18	15
secure a higher social position	3	2.2
Entrepreneur's success stories	6	4.7
Not able to find job	10	8.2

Inherited business	12	10
Total	120	100

Challenges

While setting up and managing their own enterprises, women entrepreneurs face many obstacles. The table-3 indicates that women's biggest challenge is balancing multiple roles in the family, such as being a sister, wife, or mother, which makes it harder for them to concentrate on running their businesses. Financial limitations and the dominance of men were among the other issues mentioned by a few respondents.

Although the table only lists a few problems, women encounter numerous more challenges when pursuing entrepreneurship. Key issues with mean values above 4 are shown by the data from the sample businesses/entrepreneurs. These include Male Dominance (3.98), issues related with money (4.22), balance between home and business (4.11), Environmental Issues (4.10), Social Issues (4.10), and the Personal Issues (3.99). These results are consistent with research by writers like Veena S. and Samani (2008) and Binitha V. and Thampi (2007).

Marketing problems (3.89), marketing issues (3.77), infrastructure issues (3.69), technological challenges (3.59), occupational mobility barriers (3.49), managerial challenges (3.48), and shortage of raw material (3.47) are other issues with mean values above 3. Scholars such as Singh (2012) and Van der Merwe (2008) support these conclusions.

Table-3
Challenges/Problems faced by the Entrepreneurs

Challenges	Mean Score	Rank
Problems related with money	4.22	I
Balance between home and business	4.11	II
Environmental issues	4.10	III
Social issues	4.10	III
Personal issues	3.98	V
Male Dominance	3.89	VI
Marketing issues	3.77	VII
Infrastructural issues	3.69	VIII
Technological issues	3.59	IX
Occupational Mobility issues	3.49	X
Managerial issues	3.48	XI
Raw materials issues	3.47	XII
Lack of communication skill	3.39	XIII
Time management	3.29	XIV
Intense competition	3.19	XV
Lack of self confidence	3.09	XVI
Lack of family support	2.99	XVII

Source: Field survey

© Association of Academic Researchers and Faculties (AARF)

Suggestions

The study makes the following suggestions:

- i. The Indian government ought to give women entrepreneurs the appropriate level of education, training, and direction, especially in the micro and small business sectors. Efforts must be taken to guarantee raw material availability, efficient business management, and accessible prospects for prospective female entrepreneurs.
- ii. To provide women entrepreneurs with much-needed financial support on favourable terms, financial institutions, banks, and MSME programs should work with the Indian government. With specific goals for lending to women in need, each district has a lead bank that runs a variety of programs to encourage women entrepreneurs. Many women are still ignorant of these tactics, though. State governments must thus act proactively to increase awareness and guarantee that the intended beneficiaries of these benefits receive them.

Conclusion

Women are currently succeeding in a variety of sectors and becoming well-known as prosperous businesswomen. Women's entrepreneurship is booming in India, and many of them are breaking through conventional thinking to establish themselves in the international economic world. The Indian government has demonstrated a sincere interest in supporting the development of female entrepreneurs. But putting suggestions into practice and keeping an eye on their effectiveness are crucial.

Maintaining regular contact with female entrepreneurs is essential to addressing their issues and offering the assistance they require. In order to obtain valuable insights, this study entails a thorough examination of their businesses. These results can help the government develop successful policies and plans, which would eventually result in a prosperous and encouraging business climate for Indian women entrepreneurs.

References

- A.A.Jahanshahi,B.K.Pitamber and K.Nawaser (2010). Issues and challenges for women entrepreneurs in global scence, with special reference to India. Australian Journal of Basic and Applied.
- 2. Adeel Anjum, M., Khan, N., Naz, H., Raza, S.A & Fatima, S. (2012). Problems and prospects of women entrepreneurs: a case study of Quetta-Pakistan. International Journal of Business and Social Science. 3(23) 177-183.
- 3. Alibhai, S., Buehren, N., and Papineni, S. (2015). Female entrepreneurs who succeed in male-dominated sectors in Ethiopia.
- 4. Ama, N., T. Mangadi, K. and A. Ama, H. (2014). Exploring the challenges facing women entrepreneurs in informal cross-border trade in Botswana. Gender in Management: An International Journal, 29(8),505-522.
- 5. Aslam,S Latif,M.and Aslam,M.W(2013). Problems Faced by Women Entrepreneurs and Their Impact on Working Efficiency of Women in Pakistan. Middle-East Journal of Scientific Research. 18 (8), 1204-1215.
- 6. Atieno, R. (2009). Linkages, access to finance and the performance of small-scale. Institute for Development Studies, Nairobi. University of Nairobi.

- 7. Belcourt, M, Burket, R.J., Lee-Gosselin, H. (1991) The Glass Box: Women Business Owners in Canada. Canadian Advisory Council on the Status of Women.
- 8. Bennett, R., & Dann, S. (2000). The Changing Experience of Australian Female Entrepreneurs. Gender Work and Organization. 7(2), 75–83.
- 9. Beraha, I., and Đuričin, S. (2020). Survey on women's innovative entrepreneurship in Serbia. Ekonomika, 66(1), 93-104.
- 10. Bharthvajan, R. (2014). Women entrepreneurs s& problems of women entrepreneurs. International Journal of Innovative Research in Science, Engineering and Technology, 3(9), 16109.
- 11. Bhatnagar, A., Bhardwaj, B. R., & Gandhi, S. (2010). Problems and challenges faced by women entrepreneurs in India. International Journal of Management, 2(1), 1-8.
- 12. Binitha. V. and Thampi (2007). A thesis on —Economic Roles of Women and its Impact on Child Health and Care: A Study in Kerala.
- 13. Birley, A.S. (1989). Women and Business Ownership: Entrepreneurs in Dallas, Routledge: London.
- 14. Bowen, Donald D. and Hirsch Robert D. (1986), The Female Entrepreneur: A career Development Perspective. Academy of Management Review. 11(2), 393-407.
- 15. Bullough, A. (2013). Perceptions of women entrepreneurs in male-dominated leadership cultures: More positive support for women than many thought. Journal of Enterprising Culture, 21(03), 359-374.
- 16. Chinomona, E., & Maziriri, E. T. (2015). Women in action: Challenges facing women entrepreneurs in the Gauteng Province of South Africa. International Business & Economics Research Journal (IBER), 14(6), 835-850.
- 17. Cohoon, W.C. and Mitchell (2010). The Anatomy of an Entrepreneur- Are Successful Women Entrepreneur Different From Men?.Kauffman, The foundation of entrepreneurship.
- 18. Cooper, A (1991) Women and Banking: From Rhetoric to Reality. In Managing Change through Global Networking. Canadian Consortium of Management Schools.
- 19. Coughlin, J. H. and Thomas, A. R. (2002). The rise of women entrepreneurs: People, processes, and global trends. Westsport: Greenwood Publishing Group.
- 20. Dangi Neha , Ritika (2014) Women Entrepreneurship and Growth and Performance of MSMEs in India. International Journal of Advance Research in Computer Science and Management Studies, 2(4), 2321-7782.
- 21. De Martino, R., Barbato, R., & Jacques, P.H. (2006). Exploring the career/achievement and personal life orientation differences between entrepreneurs and non-entrepreneurs: The impact of sex and dependents. Journal of Small Business Management. 44(3), 350–68.
- 22. Deshpande, D.S. and Mulyankan, S.S.S.S.M. (2009). Women Entrepreneurship In India Problems, Solutions & Future Prospects of Development. International Research Journal. 2 (9), 0974-2832.
- 23. Dima J.(2009). Constraints and opportunities facing women entrepreneurs in developing countries: a relational perspective. Gender in Management: An

- International Journal. 24(4), 1232-251.
- 24. Fasci, M.A. and Valdez, J. (1998). A performance contrast of male- and female-owned small accounting practices. Journal of Small business Management. 36(3), 1-7.
- 25. Gayathridevi, C. L. (2014). Barriers of Women Entrepreneurs A Study in Bangalore Urban District. International Journal of Trends in Economics Management & Technology (IJTEMT), 3(2).
- 26. Goyal, M. and Parkash, J. (2011). Women entrepreneurship in India-problems and prospects. International Journal of Multidisciplinary Research.1(5), 195-207.
- 27. Indarti, N. and Langenberg M. (2005). Small and Medium Enterprises Development Center (SMEDC). Gadjah Mada University, Yogyakarta, Indonesia.
- 28. Jahanshahi, A. A., Pitamber, B., and Nawaser, K. (2010). Issues and challenges for women entrepreneurs in global scene, with special reference to India. Australian Journal of Basic and Applied Sciences. 4(9), 4347-4356.
- 29. Junare, S.O and Ranjana Singh (2016). Technological Understanding and Usage vis-à- vis Knowledge of Government Schemes A Study of Women Entrepreneurs of Selected Cities of Gujarat. Amity Journal of Entrepreneurship 1(1), (71-85).
- 30. Karim, N.A. (2001). Jobs Gender and Small Enterprises in Bangladesh: Factors Affecting Women Entrepreneurs in Small and Cottage Industries in Bangladesh, SEED Working Paper No. 14, International Labour Office, Geneva.
- 31. Khanka,S.S.(1998). Women Entrepreneurship in India. Journal of Assam University.3 (1).
- 32. Krishnamoorthy, V. and Balasubramani, R. (2014). Motivational factors among women entrepreneurs and their entrepreneurial success: A study.3 (2),2319-345
- 33. Kumar, A.M. and Verma, R.M. (2007). Women as Entrepreneurs in India. international seminar.org.
- 34. Lee-Gosselin, H and Grise, J. (1990). Are Women Owner-Managers Challenging our Definitions of Entrepreneurship? An In-Depth Survey. Journal of Business Ethics. 423-35.
- 35. Madhurima, L.and Sahai, S. (2008). Women in Family Business||, presented at first Asian invitational conference on family business at Indian School of Business, Hyderabad.
- 36. Manisha and Menani, S. (2014). Opportunities and Challenges for Indian Women Entrepreneurs. The International Journal Of Business & Management. 2(1), 2321-8916.
- 37. Matharu and Sukhjeet, K.D (2016). A Study on Motivational Factors that Affects the Success of Women Entrepreneurs. Prestige e-Journal of Management and Research 3(2).
- 38. Mattis, M.C. (2004). Women entrepreneurs: Out from under the Glass Ceiling. Women in Management Revie. 19 (3), 154–63.
- 39. McClelland, E., Swail, J., Bell, J., & Ibbotson, P. (2005). Following the pathway of female entrepreneurs. International Journal of Entrepreneurial Behavior & Research. 11(2), 84 107
- 40. Mehta, P. (2013). Women Entrepreneurship: Purpose, Problems & Prospects: A

- Study of Udaipur District. Pacific Business Review International. 8(11).
- 41. Munshi, S. Munshi, A. and Singh, V. P. (2011). A Study on Trends Visible in Women Entrepreneur in India and Globally. Asia Pacific Business Review.7(3), 155-166.
- 42. Naik, S. (2003). The need for developing women entrepreneurs. YOJANA-DELHI-, 47(7), 36-40.
- 43. Neider, L. (1987). A Preliminary Investigation of Female Entrepreneurs in Florida. Journal of Small Business Management. 25 (3), 22-29.
- 44. Palaniappan,G and Ramanigopal,C.S., Mani, A.(2012).A Study On Problem And Prospects Of Women Entrepreneurs With Special Reference To Erode District, International journal of physical and social sciences.2(3), 2249-5894.
- 45. Popović-Pantić, S. (2014). An analysis of female entrepreneurship and innovation in Serbia in the context of EU competitiveness. Economic annals, 59(200), 61-90.
- 46. Prakash, B. (2019). Growth and performance of Micro, Small and Medium Enterprises in India: A case study of Bihar.International journal of multidisciplinary.4(4),942-947.
- 47. Prakash,B. and Verma, Jainendra. K. (2017). Impact of Government policies on Entrepreneruriship in Micro Small and Medium enterprise India.International Journal Researcg Commerce,IT of in and Management.7(6),66-69.
- 48. Ravichandran, D.N. (2019). Influence of Technology in women Entrepreneurship. International Seminar on Women Entrepreneurship and Globalization: Issues and Challenges.
- 49. Robson, P. J., Haugh, H. M., & Obeng, B. A. (2009). Entrepreneurship and innovation in Ghana: enterprising Africa. Small business economics, 32(3), 331-350.
- 50. Saini, B. (2014). Women Entrepreneurs in India: Emerging Issues and Challenges. The International Journal of Business & Management, 2(2), 30-35.
- 51. Sairabell Kurbah, S. (2007). Role of Women Entrepreneurs in the Economic Development of Meghalaya: A North Eastern State, India. International Journal of Engineering, Business and Enterprise Applications.
- 52. Say JB (1915), Catheism of Political Economy, London Sherwood, p. 28-29
- 53. Schumpeter Joseph(1961). The Theory of Economic Development, Oxford University Press, New York.
- 54. Scott, M. O. D. (2001). Why Women enter into Entrepreneurship: an Explanatory Model. Women in Management Review, 16(5), 232 247.
- 55. Shane, S., Kolvereld, L., & Westhead, P. (1991). An Exploratory Examination of the reasons leading to New Firm Formation across Country and Gender. Journal of Business Venturing, 6(6), 431-446.
- 56. Sharma, M.K. and Singh, K. (2015). Impact of Changing Socio-Economic Environment on Business in India. International Journal of Research in Business Studies and Management. 2(4), 21-28.
- 57. Singh, R. (2012). Women entrepreneurship issues, challenges and empowerment through self help groups: an overview of Himachal Pradesh. International Journal of Democratic and Development Studies, 1(1) 45-58.
- 58. Sultana, A. F. R. I. N., & Hossen, S. K. S. (2013). Role of employment in women

- empowerment: Evidence from Khulna City of Bangladesh. International Journal of Social Science and Interdisciplinary Research, 2(7), 117-125.
- 59. Sumathi, V., and Gunasundari, K. (2016). Problems faced by the women entreprenuers in India. International Journal of Management Research and Reviews, 6(3), 348.
- 60. Teoh, W., & Change, S. (2007). Theorizing a Framework of Factors Influencing Performance of Women Entrepreneurs in Malaysia. Journal of Asia Entrepreneurship and Sustainability, 3 (2)
- 61. Tonge, J. (2008).Barriers to networking for women in a UK professional service. Gender in Management: An International Journal. 23(7),484-505.
- 62. Tovo, M. (1991). Micro enterprise among village women in Tanzania. Small enterprise development 2 (1), 20-31.
- 63. Vasan, M. (2016). Problems and Prospects of Women Entrepreneurs in India. Shanlax International Journal of Management, 3(1), 312-315.
- 64. Veena, S. and Samani, (2008). A Study of Women Entrepreneurs Engaged in Food Processing, Thesis submitted to Saurashtra University for the degree of doctor of philosophy in Home Science.
- 65. Véras, E.Z. (2015). Female Entrepreneurship: from Women's Empowerment to Shared Value Creation. International Journal of Management Science and Business Administratio. 1(3) 50-63.
- 66. Walker, E.A., & Webster, B.J. (2007). Gender, age and self-employment: Some things change, some stay the same. Women in Management Review, 22 (2), 122–35.